

BANK OF THE OZARKS INC

	CPP Disbursement Date 12/12/2008	RSSD (Holding Company) 1097089	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$2,755	\$3,261	18.4%		
Loans	\$1,895	\$2,346	23.8%		
Construction & development	\$597	\$603	0.9%		
Closed-end 1-4 family residential	\$261	\$366	40.2%		
Home equity	\$22	\$34	52.7%		
Credit card	\$0	\$1			
Other consumer	\$64	\$55	-13.7%		
Commercial & Industrial	\$150	\$138	-8.3%		
Commercial real estate	\$601	\$888	47.7%		
Unused commitments	\$211	\$200	-4.9%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$95	\$1	-98.7%		
Asset-backed securities	\$0	\$0			
Other securities	\$395	\$379	-4.3%		
Cash & balances due	\$78	\$49	-37.4%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$35	\$64	83.0%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$36	\$66	82.8%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$2,442	\$2,892	18.5%		
Deposits	\$2,037	\$2,547	25.0%		
Total other borrowings	\$387	\$325	-15.9%		
FHLB advances	\$341	\$281	-17.6%		
Equity					
Equity capital at quarter end	\$310	\$366	17.8%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$9	NA		
Performance Ratios					
Tier 1 leverage ratio	10.7%	11.4%	--		
Tier 1 risk based capital ratio	13.0%	15.5%	--		
Total risk based capital ratio	14.2%	16.7%	--		
Return on equity ¹	14.9%	19.1%	--		
Return on assets ¹	1.8%	2.2%	--		
Net interest margin ¹	4.8%	5.2%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	167.8%	47.1%	--		
Loss provision to net charge-offs (qtr)	106.4%	99.5%	--		
Net charge-offs to average loans and leases ¹	1.1%	0.7%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	1.0%	5.8%	0.5%	0.3%	--
Closed-end 1-4 family residential	0.8%	5.3%	0.1%	0.1%	--
Home equity	0.6%	3.2%	0.6%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.7%	0.7%	0.5%	0.2%	--
Commercial & Industrial	3.1%	1.4%	0.8%	1.0%	--
Commercial real estate	1.3%	2.3%	0.0%	0.0%	--
Total loans	1.2%	3.6%	0.3%	0.2%	--